

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE DIVISION

In re:

HELEN A. MC NEAL

Case No. 20-17522-ABA

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Andrew B. Finberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/15/2020.
- 2) The plan was confirmed on 10/14/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/02/2021.
- 5) The case was Completed on 04/21/2025.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,809.00.
- 10) Amount of unsecured claims discharged without payment: \$32,471.55.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$26,960.84
Less amount refunded to debtor	\$9.34

**NET RECEIPTS:**

**\$26,951.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,350.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,526.48
Other	\$538.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$7,414.48**

Attorney fees paid and disclosed by debtor:	\$400.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABC BAIL BONDS, INC.	Unsecured	NA	6,021.34	6,021.34	1,223.67	0.00
ABC BAIL BONDS, INC.	Unsecured	6,500.00	NA	NA	0.00	0.00
ASHLEY FUNDING SERVICES, LLC	Unsecured	NA	823.00	823.00	167.25	0.00
ASHLEY FUNDING SERVICES, LLC	Unsecured	NA	60.00	60.00	12.20	0.00
ASHLEY FUNDING SERVICES, LLC	Unsecured	NA	72.69	72.69	14.78	0.00
ATLANTIC CITY ELECTRIC COMPANY	Unsecured	2,500.00	2,099.92	2,099.92	426.75	0.00
DELAWARE DIV OF TAXATION	Priority	3,700.00	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	6,500.00	NA	NA	0.00	0.00
HYUNDAI CAPITAL AMERICA	Unsecured	NA	0.00	9,467.15	1,923.94	0.00
HYUNDAI CAPITAL AMERICA	Secured	15,088.00	15,087.15	5,620.00	5,620.00	0.00
MDG USA, INC.	Unsecured	2,400.00	2,333.07	2,333.07	474.13	0.00
MIDFIRST BANK	Secured	169,000.00	168,307.80	6,653.37	6,653.37	0.00
PROGRESSIVE AUTO INS.	Unsecured	500.00	NA	NA	0.00	0.00
PURCHASING POWER, LLC	Unsecured	2,800.00	NA	NA	0.00	0.00
QVC	Unsecured	2,000.00	NA	NA	0.00	0.00
SPRINT CORPORATION	Unsecured	3,000.00	3,916.76	3,916.76	795.98	0.00
STATE OF DELAWARE	Unsecured	NA	271.50	271.50	55.18	0.00
STATE OF DELAWARE	Priority	NA	2,169.77	2,169.77	2,169.77	0.00
STATE OF DELAWARE DIV OF REVEN	Priority	NA	NA	NA	0.00	0.00
STATE OF NJ-BKCY AND COMPLIANC	Priority	NA	NA	NA	0.00	0.00
UBI CASH	Unsecured	700.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,653.37	\$6,653.37	\$0.00
Debt Secured by Vehicle	\$5,620.00	\$5,620.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,273.37</b>	<b>\$12,273.37</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,169.77	\$2,169.77	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,169.77</b>	<b>\$2,169.77</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$25,065.43</b>	<b>\$5,093.88</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$7,414.48</u>
Disbursements to Creditors	<u>\$19,537.02</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$26,951.50</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/03/2025

By: /s/ Andrew B. Finberg

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.